

**Information to identify the case:**

Debtor 1	<u>Lora J. Kalwarski</u>	Social Security number or ITIN	xxx-xx-7179
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24450-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lora J. Kalwarski

7/17/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lora J. Kalwarski  
Debtor

Case No. 18-24450-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 17, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:**

Recip ID	Recipient Name and Address
db	+ Lora J. Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
cr	+ U.S. BANK NATIONAL ASSOCIATION ET SEQ., C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
cr	+ Wells Fargo Home Equity Trust, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Wells Fargo Home Equity Trust Mortgage PassThrough, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14948718	+ Fed Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
14948720	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14948721	+ Thomas Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
15030909	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: PRA.COM	Jul 18 2023 04:38:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 18 2023 00:40:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14973443	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14973442	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14948717	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Jul 18 2023 01:02:10	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14979801	+ Email/Text: kburkley@bernsteinlaw.com	Jul 18 2023 00:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14948719	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 00:40:00	Fortiva, P.O.Box 10555, Atlanta, GA 30310-0555
14965054	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2023 01:01:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15398134	EDI: PRA.COM	Jul 18 2023 04:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14982985	EDI: PRA.COM	Jul 18 2023 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14949359	+ EDI: RECOVERYCORP.COM	Jul 18 2023 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229056	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 18 2023 00:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14976949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 00:40:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15559891	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 18 2023 00:40:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14975647	Email/Text: BNCnotices@dcmservices.com	Jul 18 2023 00:40:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14977364	EDI: AIS.COM	Jul 18 2023 04:38:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14968682	+ EDI: WFFC2	Jul 18 2023 04:35:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14948722	EDI: WFFC2	Jul 18 2023 04:35:00	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, Et Al...
cr		U.S. Bank National Association, as Trustee, succes
cr		Wells Fargo Home Equity Trust Mortgage Pass-Throug
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14973468	*+	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates Series 2004-i, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, N.A. as Trustee, successor by mer bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirm.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirm.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Lora J. Kalwarski shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8